

STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of the Office of Financial and Insurance Services

In the matter of:

Cross Mortgages, LLC
4301 Canal SW, Suite 200
Grandville, Michigan 49418
License No.: FL-0010106,

Enforcement Case No. 06-4882

John Cross, President

Respondent.

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FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE

Issued and Entered,
This 25th day of APRIL, 2007,
By Richard D. Lavolette,
Chief Deputy Commissioner

I.
FINDINGS OF FACT

1. On March 27, 2007, pursuant to MCL 445.1662, the Commissioner issued to Respondent a NOTICE OF INTENTION TO REVOKE FIRST MORTGAGE LICENSE ("Notice").
2. Said Notice, served on Respondent via certified mail, was received by Respondent on April 2, 2007, as evidenced by the signed certified mail Domestic Return Receipt.
3. Said Notice contained allegations that Respondent had violated the Mortgage

Brokers, Lenders, and Servicers Licensing Act, 1987 P.A. 173, as amended, MCL 445.1651 *et seq.* ("MBLSLA"), which warrant the revocation of Respondent's first mortgage license.

4. Said Notice further advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order revoking Respondent's first mortgage license.

5. Respondent failed to request a hearing within 20 days as required by statute.

II.
FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE
AND SECOND MORTGAGE REGISTRATION

NOW THEREFORE, based upon the factual findings set forth above and the files and records of OFIS, IT IS HEREBY ORDERED THAT:

1. Respondent's first mortgage license, license no. FL-0010106, issued pursuant to provisions of the MBLSLA, shall be and hereby is REVOKED.

IT IS SO ORDERED.

A handwritten signature in black ink, appearing to read "R. D. Lavolette", written over a horizontal line.

Richard D. Lavolette
Chief Deputy Commissioner